

I hereby certify that this correspondence is being filed via  
EFS-Web with the United States Patent and Trademark Office  
on Sept. 10, 2008

TOWNSEND and TOWNSEND and CREW LLP

By: Sherry Saues

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3693

PATENT

Attorney Docket No.: 020375-043300US

Client Ref. No.: 030610191210

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk, et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR  
FRAUD MANAGEMENT IN  
RELATION TO STORED VALUE  
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3693

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3693

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 10, 2008 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.